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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

      1.   (currently amended) A payment service method, which comprises the steps of:

      a)   a payment service provider contracting with a client to provide payment accounts to ~~the client's~~ customers of the client, wherein a customer of the client pays funds into the payment account and uses the funds to purchase goods or services from the client;

      b)   <u>the payment service provider receiving account information for the customers from the client;</u>

      c)   <u>storing the account information in a database;</u>

      d)   <u>receiving a request from the customer to make a payment to a client account;</u>

      e)   <u>receiving identifying information from the customer;</u>

      f)   <u>using the database to verify status of the client account;</u>

      ~~b)~~<u>g)</u>   the payment service provider receiving a payment from the customer;

      ~~c)   assigning a unique identifier to the customer;~~

      ~~d)   the payment service provider receiving payment instructions from the customer;~~

      ~~e)~~<u>h)</u>   using a computer to establish the payment account with the payment service provider for the customer, wherein the computer is capable of communicating with a storage medium;

      ~~f)~~<u>i)</u>   storing the payment account in the storage medium;

      <u>j)</u>   <u>assigning a unique identifier to the customer, wherein the unique identifier is configured to provide the customer with access to the payment account to make further payments from the payment account without providing the identifying information;</u>

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~~g)~~k)   crediting the payment account in an amount corresponding to the payment; and

~~h)~~l)   using a wire transfer to transferring the funds from the payment account to the client ~~pursuant to the payment instructions~~ account upon receipt of the payment.

2.   (original) The method of claim 1, which includes the additional step of:

a)   maintaining the anonymity of the customer.

3.   (previously presented) The method of claim 2, which includes the additional step of utilizing a single, exclusive identifier for the customer and associating the exclusive identifier with the payment account.

4.   (canceled)

5.   (previously presented) The method of claim 1, which includes the additional step of establishing an additional payment account for the customer and associating the additional payment account with an additional client.

6.   (previously presented) The method of claim 2, which includes the additional step of identifying said payment account solely by the unique identifier.

7.   (previously presented) The invention of claim 1, wherein said unique identifier comprises a telephone number associated with the customer.

8.   (previously presented) The method of claim 1, which includes the additional step of said payment service provider reporting to the client activity associated with customers of said client.

9.   (canceled)

10.   (original) The method of claim 1, which includes the additional steps of:

a)   said payment service provider maintaining an agent network; and

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b)   said customers communicating with said payment service provider through said agent network.

11.   (previously presented) The method of claim 10, which includes the additional steps of:

a)   enrolling the customers with said payment service provider through said agent network; and

b)   said payment service provider paying a fee to an agent in the agent network for each of the customers enrolled by the agent.

12.   (previously presented) The method of claim 1, which includes the additional step of:

(a) formatting a customer database of the client for use by the payment service provider.

13.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   establishing with said payment service provider an account group comprising the customers of the client; and

b)   activating individual accounts upon enrollment of the customers.

14.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   the client designating products for the payment service;

b)   the client designating payment denominations for each of the designated products;

c)   establishing payment service provider fees;

d)   inputting pricing bands based on the number of the customers of the client for the products;

e)   inputting principle ranges for the products;

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  f) inputting associated fees for the products; and

  g) setting a variable fee schedule for the payment service provider.

  15. (previously presented) The method of claim 1, which includes the additional steps of:

  a) printing a receipt for the customer upon receipt of payment from the customer;

  b) printing the unique identifier on the receipt;

  c) designating a service availability value on the receipt; and

  d) printing on the receipt a commercial message from the client to the customer.

  16. (original) The method of claim 1, which includes the additional step of:

  a) printing coupons for use by said customer.

  17. (previously presented) The method of claim 1, which includes the additional steps of:

  a) setting criteria for customer eligibility for said payment accounts; and

  b) excluding ineligible customers from a database of eligible customers for said payment accounts.

  18. (original) The method of claim 1, which includes the additional step of:

  a) communicating to said customer promotional information from said client.

  19. (previously presented) The method of claim 1, which includes the additional step of:

  a) communicating to said customer commercial messages from third parties, wherein said third parties do not compete with the client.

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20. (previously presented) The method of claim 1, which includes the additional steps of:

    a)   activating a card for said customer; and

    b)   storing the unique identifier on the card.

21. (previously presented) The method of claim 20, which includes the additional step of:

    a)   concealing the unique identifier on the card.

22. (original) The method of claim 20, wherein said card comprises one of the group comprising: a credit card; a debit card; and a prepay card.

23. (previously presented) The method of claim 1, wherein said unique identifier comprises the customer's driver's license number.

24. (original) The method of claim 1, wherein the customer interfaces with the payment service provider by one of a method from among the group consisting of:

    a)   telephone with voice recognition;

    b)   Internet global computer network;

    c)   mail;

    d)   in person;

    e)   e-mail; and

    f)   point-of-sale (POS) terminal with card reader.

25. (original) The method of claim 1, which includes the additional steps of:

    a)   the payment service provider tabulating advertising and coupon impressions for the client;

    b)   the payment service provider tabulating coupon redemptions for the client;

    c)   the client paying the payment service provider for impressions;

    d)   the client paying the payment service provider for redemptions;

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e)   collecting customer data from coupon redemptions; and

f)   reporting coupon redemption customer data to the client.

26.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   setting an interval for a discounted payment service;

b)   counting customer payments; and

c)   discounting a customer payment upon reaching said interval.

27.   (original) The method of claim 1, which includes the additional steps of:

a)   displaying a new customer screen upon enrollment of a new customer by said payment service provider;

b)   capturing enrollment information concerning said new customer; and

c)   promoting other services of one of said payment service provider and said client to said customer.

28.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   establishing a maximum permissible inactivity period;

b)   logging customer transactions and comparing same to said maximum inactivity period;

c)   detecting accounts which exceed said maximum allowable inactivity period; and

d)   retiring said accounts which exceed the maximum allowable inactivity period.

29.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   tracking customer transaction recurrences;

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b)   monitoring customer retention;

c)   metering future marketing and rebate programs for the client based on transaction recurrences and customer retention; and

d)   the payment service provider providing customer transaction records to the client.

30.   (original) The method of claim 1, which includes the additional steps of:

a)   setting a required number of transactions for rebate with the client;

b)   counting said transactions with the client; and

c)   rebating the cost of customer cards to the client upon reaching the number of transactions required for rebate eligibility.

31.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   the payment service provider receiving said unique identifier from the customer;

b)   displaying payment options to the customer;

c)   the customer selecting a payment method;

d)   verifying the payment method; and

e)   making the payment according to the selected payment method.

32.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   the client identifying products to the payment service provider;

b)   displaying the products to the customer;

c)   the customer selecting one or more of the products to pay on;

d)   the customer selecting one or more amounts to pay on the selected products; and

e)   making said selected payments on said selected products.

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33. (previously presented) The method of claim 1, which includes the additional steps of:

a) providing client-specific advertising;

b) the payment service provider enrolling customers for the client; and

c) the customer and the payment service provider selecting features and pricing offered by the client.

34. (currently amended) A payment service method, which includes the steps of:

a) a payment service provider contracting with a client to provide payment accounts to ~~the client's~~ customers of the client, wherein a customer of the client pays funds into the payment account and uses the funds to purchase goods or services from the client;

b) the payment service provider receiving account information for the customers from the client;

c) storing the account information in a database;

d) receiving a request from the customer to make a payment to a client account;

e) receiving identifying information from the customer;

f) using the database to verify status of the client account;

~~b)~~g) the payment service provider receiving a payment from the customer;

~~c) assigning a unique identifier to the customer;~~

~~d) the payment service provider receiving payment instructions from the customer;~~

~~e)~~h) using a computer to establish the payment account with the payment service provider for the customer, wherein the computer is capable of communicating with a storage medium;

~~f)~~i) storing the payment account in the storage medium;

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j)   assigning a unique identifier to the customer, wherein the unique identifier is configured to provide the customer with access to the payment account to make further payments from the payment account without providing the identifying information;

g)k)   crediting the payment account in an amount corresponding to the payment;

h)l)   using a wire transfer to transferring the funds from the payment account to the client pursuant to the payment instructions account upon receipt of the payment by the payment service provider;

i)m)   maintaining the anonymity of the customer; and

j)   using the computer to electronically credit the payment account with the payment and to electronically transfer the funds from the payment account to the client substantially immediately; and

k)n)   identifying the payment account solely by the customer identifier.

35.   (currently amended) A payment service system, which includes:

a)   a payment service provider with an agent network, wherein the payment service provider contracts with a client to establish payment accounts for customers of the client's customers and use the agent network to receive payments from the client's customers in order to fund the payment accounts for use by the client's customers to purchase goods or services from the client;

b)   a host computer operated by the payment service provider and configured to receive account information for the client's customers from the client over a first network connection;

b)c)   a customer database stored in a first storage medium coupled with the host computer and configured to store a database containing the account information for the client's customers that identifies the client's customers;

c)   a processor capable of communicating with said storage medium for generating a unique identifier for each of said customers in said customer database;

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d) ~~a host computer capable of communicating with said storage medium and said processor for establishing a payment account for each of the customers on said customer database and associating said payment account with said unique identifier;~~

~~e)~~d)   a remote computer located at a location of an agent in the agent network <u>capable of communicating with the host computer</u> ~~for~~ <u>and configured to</u> process~~ing~~ a transaction with ~~the~~ <u>a</u> customer of the client, wherein the customer provides <u>information for an account the customer has with the client to</u> the agent with ~~the unique identifier,~~ a payment~~, and payment instructions, and the agent enters the unique identifier, amount of the payment and the payment instructions into said computer and the computer communicates the unique identifier, the payment amount and the payment instructions~~ <u>and the agent enters the customer account information and the payment into the remote computer</u> ~~to the host computer~~;

e)   a software application capable of running on said host computer adapted to receive the <u>customer account information and the</u> payment ~~instructions~~ from the remote computer and ~~substantially instantaneously credit said payment to the payment account identified by the unique identifier and transfer the payment from the payment account to an account the customer has with the client pursuant to the payment instructions.~~ <u>configured to verify the customer account information with the database stored in the first storage medium and to generate a payment account for the customer and associate the account with a unique identifier;</u>

<u>f)   a second storage medium capable of communicating with the software application and configured to store the payment account, the unique identifier and the payment, wherein the stored payment account is configured to provide that it is accessible from the remote computer using the unique identifier; and</u>

<u>g)   a wire transfer device capable of communicating with the second storage medium and configured to wire transfer the payment to a customer account identified by the customer account information upon receipt of the payment by the second storage medium.</u>

36.   (currently amended) A payment service method, which comprises the steps of:

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a) a payment service provider contracting with a client to provide payment accounts to the client's customers, wherein a customer of the client pays funds into the payment account and uses the funds to purchase goods or services from the client;

b) the payment supervisor receiving account information for the customers from the client;

c) storing the account information in a database;

b)d) the payment service provider receiving a payment from the customer;

c)e) assigning a unique identifier to the customer;

d)f) the payment service provider receiving payment instructions from the customer;

e)g) using a computer to establish the payment account and to associate the payment account with the unique identifier, wherein the computer is capable of communicating with a storage medium;

f)h) storing the payment account and the unique identifier in the storage medium;

g)i) crediting the payment account in an amount corresponding to the payment;

h)j) the customer using the unique identifier to access the payment account;

i)k) the customer directing the payment service provider to make a payment to the client from the payment account without providing identifying information; and

j)l) transferring wiring funds from the payment account to the client pursuant to the payment instructions.

37. (currently amended) A payment service method, which comprises the steps of:

a) a payment supervisor receiving account information for the customers of a client of the payment service provider;

b) storing the account information in a database;

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a)c)   a the payment service provider receiving a payment from a one of the customers;

b)d)   generating a unique identifier for the customer;

c)e)   the payment service provider receiving payment instructions from the customer, wherein said payment instructions identify a payee of the customer and a client of the payment service provider an account the customer has with the client;

f)   verifying the status of the account in the database;

d)g)   using a computer to establish a payment account for the customer, wherein said payment account established by said computer contains said payment instructions and is stored in a storage medium that is capable of communicating with said computer;

e)h)   entering said unique identifier into said computer and associating said unique identifier with said payment account;

f)i)   crediting the payment account in an amount corresponding to the payment;

g)j)   the customer accessing the payment account using the unique identifier;

h)k)   the customer directing the payment service provider to make a payment in an amount designated by said customer from said payment account without providing identifying information; and

i)l)   transferring wiring funds from the payment account to the payee/client pursuant to the payment instructions.

38.   (previously presented) The method of Claim 37, wherein the Customer generates the unique identifier.

39.   (previously presented) The method of Claim 38, further comprising

a)   the customer entering the unique identifier into the computer using an input device connected to said computer.

40.   (previously presented)The method of Claim 37, wherein the identifying information identifies said customer.

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42. (previously presented) The method of Claim 37, further comprising:

a) said customer using an interface to communicate with said payment service provider.

43. (previously presented) The method of Claim 37, wherein said interface is a telephone with voice recognition.

44. (previously presented) The method of Claim 37, wherein said interface is an Internet global computer network.

45. (previously presented) The method of Claim 37, wherein said interface is mail correspondence.

46. (previously presented) The method of Claim 37, wherein said customer interfaces in person with said payment service provider.

47. (previously presented) The method of Claim 37, wherein said interface is an e-mail system.

48. (previously presented) The method of Claim 37, wherein said interface is a point-of-sale (POS) terminal with a card reader.

49. (previously presented) The method of Claim 37, further comprising:

a) said customer providing said unique identifier to said payment service provider to access said payment account to retrieve information from said payment account, such as said account balance and said payment instructions.

50. (currently amended) The method of Claim 37, further comprising:

a) said customer providing said unique identifier to said payment service provider to access said payment account to making additional payments to said payment account.

51. (currently amended) The method of Claim 37, further comprising:

a) said customer providing said unique identifier to said payment service provider to access said payment account to change said payment instructions.

52. (currently amended) A payment service method, comprising:

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a)   a payment service provider contracting with a client to provide payment accounts to customers of the client;

b)   the payment service provider receiving account information for the customers;

c)   storing the account information in a database;

b)d)   a customer making a payment to a service representative of said payment service provider;

c)e)   generating a unique identifier for said customer;

d)f)   said customer providing said service representative with payment instructions, wherein the payment instructions identify ~~a payee of said customer and a client of said payment service provider~~ the client and an account the customer has with the client;

e)g)   said service representative using a computer to establish a payment account containing said payment instructions and referencing said payment account to said identifier, wherein said computer communicates said account to a host computer operated by said payment service provider that is capable of communicating with a storage medium and wherein the host computer is configured to communicate with the database to verify the status of the customer account;

f)h)   crediting said payment account with a monetary value;

g)i)   storing said payment account and said unique identifier in said storage medium; and

g)j)   ~~transferring~~ wiring funds from said payment account to said ~~payee~~ customer account pursuant to the instructions of said customer.

53.   (previously presented) The method of Claim 51, wherein said monetary value has the same value as said payment.

54.   (previously presented) The method of Claim 51, wherein said monetary value is equal to said payment less a service charge payable to said service representative.

55.   (currently amended) A payment service system, comprising:

a)   a processor to process a payment made by the customer

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b)   an input device to input information for establishing a payment account, wherein the information comprises the amount of the payment, payment instructions from said customer, and a unique identifier assigned to said customer;

c)   a host computer capable of communicating with said input device for receiving said information;

d)   a first software application capable of running on said host computer to create said payment account for said customer, wherein said payment account contains said payment instructions, has a balance equal to said payment amount, and is associated with said unique identifier;

e)   a storage medium capable of communicating with said host computer for storing said payment account;

f)   an interface through which said customer can ~~communicates~~ communicate with said host computer, accesses said account stored in said storage medium by communicating said unique identifier to said host computer, and initiate payment from the payment account to an account the customer has with the payee without providing identifying information; and

g)   a second software application capable of running on said host computer for processing said payment instructions and causing said payment to be ~~made~~ wired to said payee according to said payment instructions.

56.   (previously presented) The payment system of Claim 54, wherein the input device is a computer.

57.   (previously presented) The payment system of Claim 54, wherein the input device is a point-of-sale terminal.

58.   (previously presented) The payment system of Claim 54, wherein the input device is a computer operated by a service representative of the payment service provider.

59.   (previously presented) The payment system of Claim 54, wherein the input device is said customer's computer; wherein said customer's computer communicates with said host computer via the Internet.

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60.   (previously presented) The payment system of Claim 55, further comprising a keypad attached to said computer, wherein the customer generates said unique identifier and inputs said unique identifier into said keypad.

61.   (previously presented) The payment system of Claim 54, wherein said customer accesses the payment account with the unique identifier and directs the host computer through said interface to make a further payment from said payment account to said payee.

62.   (previously presented) The payment system of Claim 54, wherein said customer accesses the payment account with the unique identifier and adjusts the payment instructions.

63.   (previously presented) The payment system of Claim 54, wherein said customer accesses the payment account with the unique identifier and makes a new payment to the payment service provider to increase the balance of the payment account.

64.   (previously presented) The payment system of Claim 54, wherein the interface is a computer operated by said customer communicating with the host computer via the Internet.

65.   (previously presented) The payment system of Claim 54, wherein the interface is a computer operated by a service representative of said payment service provider communicating with the host computer via a computer network.

66.   (previously presented) The payment system of Claim 54, wherein the interface is a point-of-sale device.

67.   (currently amended) A payment service method, which comprises the steps of:

a)   a payment service provider contracting with a client to provide payment accounts to the client's customers, wherein a customer of the client pays funds into the payment account and uses the funds to purchase goods or services from the client;

b)   the payment service provider receiving account information for the customers;

c)   storing the account information in a database;

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~~b)~~d)   ~~a~~ the payment service provider receiving a payment from ~~a~~ the customer;

e)   the payment service provider using the database to obtain information regarding an account the customer has with the client;

~~e)~~f)   the payment service provider assigning a unique identifier to the customer;

~~d)~~g)   using a computer to establish the payment account with the payment service provider for the customer and to associate the account with the unique identifier, wherein the computer is capable of communicating with a storage medium;

~~e)~~h)   storing the payment account in the storage medium;

~~f)~~i)   crediting the payment account in an amount corresponding to the payment;

~~g)~~j)   the customer providing the unique identifier to the client to purchase goods or services; and

~~h)~~k)   the payment service provider ~~transferring~~ wiring the funds from the payment account to the client.